

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

**In re:**

**CASE NO.: 11-03759-JAF**

**HAROLD B. WALBEY, JR.  
JANICE M. WALBEY**

**Debtors.**

**HAROLD B. WALBEY, JR.  
JANICE M. WALBEY**

**ADV. PRO. NO.: 11-ap-00795-JAF**

**Plaintiffs**

**v.**

**ONE MAIN FINANCIAL, INC.  
f/k/a CITIFINANCIAL EQUITY SERVICES. INC,**

**Defendant.**

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**FINAL JUDGMENT**

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THIS CASE is before the Court on the Debtor's Motion for Default of Plaintiffs,  
**HAROLD B. WALBEY, JR. and JANICE M. WALBEY** and against Defendant, **ONE  
MAIN FINANCIAL, INC. f/k/a CITIFINANCIAL EQUITY SERVICES. INC.**

For the reasons stated in the Motion, it is ORDERED:

1. The Motion is GRANTED.

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2. The real property (the "Real Property") that is the subject of the Motion is located at 9269 Thunberbolt Drive Jacksonville FL 32221, and is set forth in that certain Special Warranty Deed recorded at Duval County Book 12597, Page 1969, Document No. 2005248007, more particularly described therein as:

**LOT 254, PINECREST UNIT FOUR, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 57, PAGES 4, 4A, 4B, 4C AND 4D, INCLUSIVE OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA.**

2. The mortgage held by **ONE MAIN FINANCIAL, INC. f/k/a CITIFINANCIAL EQUITY SERVICES. INC.** recorded on November 21, 2006, at **Book 13656, Page 1241, Instrument No. 2006404885** of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of **ONE MAIN FINANCIAL, INC. f/k/a CITIFINANCIAL EQUITY SERVICES. INC.**'s lien prior to the entry of the Debtors' discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

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3. Any claim filed by **ONE MAIN FINANCIAL, INC. f/k/a CITIFINANCIAL EQUITY SERVICES. INC.** or any of its successors, assigns or agents secured by the mortgage herein, shall be entitled to pro-rata distribution as a general unsecured creditor.

Done and Ordered in Jacksonville, Florida on November 28, 2011.

**BY THE COURT:**

  
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**JERRY A. FUNK**  
**UNITED STATES BANKRUPTCY JUDGE**

Copies to:

Debtors

Eugene H. Johnson, Esq.

CitiFinancial Equity Services, Inc.  
Attn: James W. Schneider, President  
c/o CT Corporation System  
1200 South Pine Island Road  
Plantation, FL 33324

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
U.S. B. VOL. 54, NO. 7451 \*